

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Harry T. McDowell, Jr.
 Kristina A McDowell
 Debtors

Case No. 17-18672-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 32

Date Rcvd: May 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2018.
 db/jdb

+Harry T. McDowell, Jr., Kristina A McDowell, 5918 Lawndale Street,
 Philadelphia, PA 19120-1210
 14034569 +Ars Account Resolution, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-2857
 14034570 +Bank Of America, N.a, 4909 Savarese Cir, Tampa, FL 33634-2413
 14034571 +Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 14034578 +Ccs/first National Ban, 500 E 60th St N, Sioux Falls, SD 57104-0478
 14034579 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
 (address filed with court: Ccs/first Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104)
 14034583 +Gfs/kay Jewelers, Po Box 4485, Beaverton, OR 97076-4485
 14034584 +Kay Jewelers/gfs, Po Box 4480, Beaverton, OR 97076-4480
 14034587 +New Castle Superior Court, 405 North King Street, Suite 509, Wilmington, DE 19801-3772
 14034595 +Wawa/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr

EDI: BTPDERSHAW.COM May 05 2018 05:58:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: bankruptcy@phila.gov May 05 2018 01:57:05 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 05 2018 01:56:33
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 05 2018 01:57:02 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14034567 +EDI: GMACFS.COM May 05 2018 05:58:00 Ally Financial, 200 Renaissance Ctr,
 Detroit, MI 48243-1300
 14034568 +E-mail/Text: broman@amhfcu.org May 05 2018 01:56:56 American Heritage Fcu,
 2060 Red Lion Rd, Philadelphia, PA 19115-1699
 14034574 EDI: CAPITALONE.COM May 05 2018 05:58:00 Capital One Bank Usa, 15000 Capital One Dr,
 Richmond, VA 23238
 14034573 +EDI: CAPONEAUTO.COM May 05 2018 05:58:00 Capital One Auto Finance, 3901 Dallas Pkwy,
 Plano, TX 75093-7864
 14036092 +EDI: AISACG.COM May 05 2018 05:58:00 Capital One Auto Finance, a division of Capital On,
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 14034577 +E-mail/Text: bankruptcy@cavps.com May 05 2018 01:57:00 Cavalry Portfolio Serv,
 Po Box 27288, Tempe, AZ 85285-7288
 14034580 +EDI: WFNNB.COM May 05 2018 05:58:00 Comenity Bank/lnbryant, Po Box 182789,
 Columbus, OH 43218-2789
 14034581 +EDI: WFNNB.COM May 05 2018 05:58:00 Comenitycapital/bosc, Po Box 182120,
 Columbus, OH 43218-2120
 14034582 +EDI: RCSFNBMARIN.COM May 05 2018 05:58:00 Credit One Bank Na, Po Box 98875,
 Las Vegas, NV 89193-8875
 14034585 +EDI: MERRICKBANK.COM May 05 2018 05:58:00 Merrick Bank Corp, Po Box 9201,
 Old Bethpage, NY 11804-9001
 14034589 +EDI: AGFINANCE.COM May 05 2018 05:58:00 Onemain, Po Box 1010, Evansville, IN 47706-1010
 14034898 +EDI: PRA.COM May 05 2018 05:58:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14034590 +EDI: RMSC.COM May 05 2018 05:58:00 Synccb/car Care Aamco, Po Box 965036,
 Orlando, FL 32896-5036
 14034591 +EDI: RMSC.COM May 05 2018 05:58:00 Synccb/walmart, Po Box 965024, Orlando, FL 32896-5024
 14034592 +EDI: WTRRNBBANK.COM May 05 2018 05:58:00 Td Bank Usa/targetcred, Po Box 673,
 Minneapolis, MN 55440-0673
 14034593 +EDI: CITICORP.COM May 05 2018 05:58:00 Thd/cbna, Po Box 6497,
 Sioux Falls, SD 57117-6497
 14034594 +EDI: TFSR.COM May 05 2018 05:58:00 Toyota Motor Credit Co, Po Box 9786,
 Cedar Rapids, IA 52409-0004
 14034596 +EDI: WFFC.COM May 05 2018 05:58:00 Wellsfargo Financial, Po Box 94498,
 Las Vegas, NV 89193-4498

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14034572* +Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 14034575* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One Bank Usa, 15000 Capital One Dr, Richmond, VA 23238)
 14034576* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One Bank Usa, 15000 Capital One Dr, Richmond, VA 23238)
 14034586* +Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
 14034588* +New Castle Superior Court, 405 North King Street, Suite 509, Wilmington, DE 19801-3772

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

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***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2018 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Harry T. McDowell, Jr. brad@sadeklaw.com, bradsadek@gmail.com
BRAD J. SADEK on behalf of Joint Debtor Kristina A McDowell brad@sadeklaw.com,
bradsadek@gmail.com
MATTEO SAMUEL WEINER on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Harry T. McDowell Jr.</u>	Social Security number or ITIN	xxx-xx-6844
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Kristina A McDowell</u>	Social Security number or ITIN	xxx-xx-2941
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-18672-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Harry T. McDowell Jr.

Kristina A McDowell

5/3/18

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.